



Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>1 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001-0044747	11-22-2001	RAMACHANDRAN, et al.	
	2.	US 2001-0047322	11-29-2001	PLATE, TONY	
	3.	US 2001-0051919	12-13-2001	MASON, ELAINE	
	4.	US 2002-0002513	01-03-2002	CHIASSON, JAMES	
	5.	US 2002-0046106	04-18-2002	Ishibashi et al.	
	6.	US 2002-0059103	05-16-2002	ANDERSON et al.	
	7.	US 2002-0087452	07-04-2002	MEGIDDO, NIMROD	
	8.	US 2002-0099586	07-25-2002	BLADEN, MARC et al.	
	9.	US 2002-0111891	08-15-2002	HOFFMAN et al.	
	10.	US 2002-0120537	08-29-2002	MOREA, DOMINIC et al.	
	11.	US 2002-0123934	09-05-2002	TANAKA, HIROHISA et al.	
	12.	US 2002-0123948	09-05-2002	YUMOTO, Kazutaka	
	13.	US 2002-0178117	11-28-2002	MAGUIRE, KELLIE JO et al.	
	14.	US 2002-0184123	12-05-2002	SIJACIC, MICHAEL et al.	
	15.	US 2002-0184145	12-05-2002	SIJACIC, MICHAEL et al.	
	16.	US 2002-0194117	12-19-2002	NABE, Oumar et al.	
	17.	US 2002-0198822	12-26-2002	MUNOZ, RODRIGO et al.	
	18.	US 2002-0198830	12-26-2002	RANDELL, WAYNE et al.	
	19.	US 2003-0004874	01-02-2003	LUDWIG et al.	
	20.	US 2003-0083933	05-01-2003	MCALEAR	
	21.	US 2003-0135464	07-17-2003	MOURAD, MAGDA et al.	
	22.	US 2003-0144952	07-31-2003	BROWN et al.	
	23.	US 2003-0172039	09-11-2003	GUY, ROBERT C. et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>2 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	24.	US 2003-0220863	11-27-2003	HOLM, DON et al.	
	25.	US 2003-0236679	12-25-2003	GALVES, FRED A. et al.	
	26.	US 2004-0010419	01-15-2004	SINNOTT, TIMOTHY JOHN	
	27.	US 2004-0019561	01-29-2004	ISTURIZ, GABRIELA et al	
	28.	US 2004-0049455	03-11-2004	MOHSENZADEH,	
	29.	US 2004-0139001	07-15-2004	HENRIQUES, PETER et al.	
	30.	US 2004-0158522	08-12-2004	BROWN et al.	
	31.	US 2004-0169088	09-02-2004	NELMS, DAVID W. et al.	
	32.	US 2005-0114367	05-26-2005	SEREBRENNIKOV, Oleg	
	33.	US 2005-0209955	09-22-2005	UNDERWOOD et al.	
	34.	US 2005-0251446	11-10-2005	JIANG et al.	
	35.	US 2006-0004629	01-05-2006	NEEMANN et al.	
	36.	US 2006-0053056	03-09-2006	Alspach-Gross et al.	
	37.	US 2006-0155554	07-13-2006	MO, BRIAN	
	38.	US 2006-0161478	07-20-2006	Turner et al.	
	39.	US 2007-0198404	08-23-2007	HIRKA, JEFFREY	
	40.	US 2008-0133350	06-05-2008	White et al.	
	41.	US 2008-0262915	10-23-2008	Gojkovic et al.	
	42.	US 2009-0112639	04-30-2009	Robinson Beaver	
	43.	US 2009-0171778	07-02-2009	Powell	
	44.	US 2009-0313110	12-17-2009	Asai et al.	
	45.	US 2010-0057551	03-04-2010	Blaisdell	
	46.	US 2010-0057553	03-04-2010	Ameiss et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>3 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	47.	US 2010-0153199	06-17-2010	Ahmad	
	48.	US 1985592	02-13-1933	WOODWARD et al.	
	49.	US 5326965	07-05-1994	Risser	
	50.	US 5327508	07-05-1994	DEATON et al.	
	51.	US 5372386	12-13-1994	MILLS, WILLIAM	
	52.	US 5487100	01-23-1996	KANE, JOHN	
	53.	US 5502576	03-26-1996	RAMSAY et al.	
	54.	US 5668953	09-16-1997	SLOO, MARSHALL	
	55.	US 5669528	09-23-1997	ROMERO et al.	
	56.	US 5689593	11-18-1997	PAN, J et al.	
	57.	US 5717868	02-10-1998	JAMES, DAVID	
	58.	US 5729594	03-17-1998	KLINGMAN, EDWIN	
	59.	US 5757917	05-26-1998	ROSE et al.	
	60.	US 5812988	09-22-1998	SANDRETTO, MICHAEL	
	61.	US 5823463	10-20-1998	FISSMANN, et al.	
	62.	US 5826247	10-20-1998	PINTSOV et al.	
	63.	US 5893080	04-06-1999	MCGURL, DANIEL et al.	
	64.	US 5926745	07-20-1999	THREADGILL et al.	
	65.	US 5940510	08-17-1999	CURRY, STEPHEN et al.	
	66.	US 6021202	02-01-2000	ANDERSON, MILTON et al.	
	67.	US 6029141	02-22-2000	BEZOS et al.	
	68.	US 6032257	02-29-2000	OLARIG, SOMPONG et al.	
	69.	US 6039249	03-21-2000	SZEWEZYKOWSKI, JERZY	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>4 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	70.	US 6058307	05-02-2000	GARNER, WILLIAM	
	71.	US 6058379	05-02-2000	ODOM, JAMES et al.	
	72.	US 6091362	07-18-2000	STILP, LOUIS et al.	
	73.	US 6100120	08-08-2000	YU, BIN	
	74.	US 6112085	08-29-2000	GARNER, WILLIAM et al.	
	75.	US 6119011	09-12-2000	BORST, SIMON et al.	
	76.	US 6125391	09-26-2000	MELTZER, Bart et al.	
	77.	US 6144726	11-07-2000	CROSS, CHRISTOPHER	
	78.	US 6164528	12-26-2000	HILLS, ROBERT et al.	
	79.	US 6185541	02-06-2001	SCROGGIE et al.	
	80.	US 6240369	05-29-2001	FOUST, ROBERT	
	81.	US 6243580	06-05-2001	GARNER, WILLIAM	
	82.	US 6247000	06-12-2001	HAWKINS, JOHN et al.	
	83.	US 6279158	08-21-2001	GEILE, MICHAEL et al.	
	84.	US 6283366	09-04-2001	HILLS, ROBERT et al.	
	85.	US 6298335	10-02-2001	BERNSTEIN, ROBERT	
	86.	US 6336103	01-01-2002	BAKER, NARDIN	
	87.	US 6354491	03-12-2002	NICHOLS, HENRY et al.	
	88.	US 6374235	04-16-2002	CHEN et al.	
	89.	US 6411806	06-25-2002	GARNER, WILLIAM et al.	
	90.	US 6411942	06-25-2002	FUJIMOTO, Shingo	
	91.	US 6418430	07-09-2002	DEFAZIO et al.	
	92.	US 6460020	10-01-2002	POOL, ED et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
<p><small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>5 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	93.	US 6464134	10-15-2002	PAGE, Terri	
	94.	US 6495437	12-17-2002	YU, BIN	
	95.	US 6542739	04-01-2003	GARNER, WILLIAM	
	96.	US 6547129	04-15-2003	NICHOLS, HENRY et al.	
	97.	US 6804786	10-12-2004	CHAMLEY et al.	
	98.	US 6806145	10-19-2004	HAUKKA, SUVI et al.	
	99.	US 6834344	12-21-2004	AGGARWAL, et al.	
	100.	US 6980970	12-27-2005	KRUEGER, SCOTT et al.	
	101.	US 7024385	04-04-2006	ADCOCK, John et al.	
	102.	US 7072864	07-04-2006	BRAKE, Jr., et al.	
	103.	US 7092905	08-15-2006	BEHRENBRINKER et al.	
	104.	US 7121471	10-17-2006	BEENAU, BLAYN W., et al.	
	105.	US 7143063	11-28-2006	LENT et al.	
	106.	US 7146344	12-05-2006	WANKMUELLER, John	
	107.	US 7155409	12-26-2006	STROH, LESLIE	
	108.	US 7269575	09-11-2007	CONCANNON et al.	
	109.	US 7356516	04-08-2008	RICHEY et al.	
	110.	US 7398253	07-08-2008	Pinnell	
	111.	US 7471818	12-30-2008	PRICE, JOANNE et al.	
	112.	US 7506804	03-24-2009	Zajkowski et al.	
	113.	US 7512551	03-31-2009	Postrel	
	114.	US 7523385	04-21-2009	NGUYEN et al.	
	115.	US 7577611	08-18-2009	HEIT, Graham et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>6 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	116.	US 7640205	12-29-2009	MICHELASSI et al.	
	117.	US 7647344	01-12-2010	SKURTOVICH Jr., John et al.	
	118.	US 7686218	03-30-2010	Hessburg et al.	
	119.	US 7707111	04-27-2010	BRAKE, JR. et al.	
	120.	US 7734545	06-08-2010	Fogliano et al.	
	121.	US 7743979	06-29-2010	FREDMAN, MARC	

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number-Kind Code (if known)				YES/NO
	122.	JP 2000029963	01/28/2000	TSUTSUMI et al.		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	123.	CLEMENTS, Harsh Truth Your Investments Likely Won't Make Any Money, Investors are Going Nowhere Fast, The Wall Street Journal, November 27, 2002	
	124.	GOODSON, BankServ Thomson Alliance Supports Bankserv's Echeck Service, Worldwide Videotext Update, Boston, May 1, 2000, Vol. 19, Iss. 5, pg. 1.	
	125.	Grading System and Other Regulations - Course Information Suite', Programs of Study, 1997-1999, University of Illinois at Urbana-Champaign, at <a href="http://courses.illinois.edu/cis/programs/urbana/1999/grading_system.html">courses.illinois.edu/cis/programs/urbana/1999/grading_system.html</a> ;	
	126.	MCKENDRICK, Not Yet a Sign of the Times, Credit Card Management, April 1999 (5 pages).	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>7 of 7</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	127.	MILLER, Online Auctions, Que, pages 271-272, (date unknown)	
	128.	National Automated Clearing House Association (NACHA), Business-to-Business EIPP Presentment Models and Payment Options Part One - Presentment Models, January 2001, Counsel for Electronic Billing and Payment, (cebp.nacha.org)	
	129.	WEISBERGER, EXAMINER RICHARD, Non-Final Office Action Summary in U.S. Application No. 09/809494 mailed March 9, 2006	
	130.	PATTERSON, Overcoming the Float Time in Electronic Payment Use, Network World, August 28, 1989, Opinion, Electronic Funds Transfer, pg. 31 (2 pages).	
	131.	THEISEN, Retail Lockbox Check Conversion, Today, Boston, December 2002, Vol. 24, Iss. 6, pg. 34 (3 pages).	
	132.	TSAY, Electronic Data Interchange - A Challenge for Management Accountants, CMA Management Accounting Magazine, August 1993, Pg. 19-22	
	133.	UNKNOWN, Kelly Services Implements Image-Based Billing System for Customers, PR Newswire, Financial News, May 13, 1991 (1 page).	
	134.	URROWS, et al., Automated Imaging in Financial Services, Document Image Automation, Sept-Oct. 1991, Vol. 11 No.5, page 259.	
	135.	USPTO detailed schedule of classification system for Class 705, March 25, 2009 (4 pages)	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	